

The Times-Dispatch

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SATURDAY, APRIL 12, 1913.

OUR ABOMINABLE MORTGAGE TAX.

The Real Estate Exchange of Rich-
mond has rendered commendable public
service in compiling, publishing and
circulating broadcast a pamphlet ad-
vocating the abolition of the present
mortgage tax and the substitution
thereof of a straight tax of one-half
of 1 per cent, to be collected at the
time of the recordation of the mort-
gage. This would be the only tax im-
posed during the life of the mortgage.
Indicting the present tax as "the great-
est enemy of progress in Virginia,"
the exchange proves that the imposi-
tion of a State and county tax of
from 20 cents to \$1.10 per hundred on
all bonds, mortgages or other evi-
dences of debt, and in the cities the
addition of a municipal tax of from
\$.60 to \$2 per hundred has been of
the greatest detriment to the business
interests of the entire State. The op-
eration in other States of the law
which the exchange would have adopt-
ed here has caused a material reduc-
tion in the rate of interest, has
brought thousands of dollars into cir-
culation that otherwise would have
been sent out of the State, has in-
creased bank deposits by millions of
dollars, has added millions to cir-
culation and has in several cases quad-
rupled the revenues of the State.

The main arguments made by the
Real Estate Exchange of Richmond
for the proposed amendment of the
statute taxing real estate mortgages
so that they will carry a tax of
one-half of 1 per cent, collectable at
the time of the recordation of the
mortgage are:

The present tax creates double tax-
ation, since the borrower has to pay
on the full value of the property,
while the lender has to pay a tax on
the full face value of his mortgage.
The law is evaded because of this
double taxation. It causes perjury.
Not one-half of the mortgages in the
State are returned for taxation; some
assert that the percentage is but 30
per cent.

If the proposed law were enacted,
money for mortgages would be avail-
able at 5 per cent if taxed only one-
half of 1 per cent.

The money now driven out of the
State by the existing tax would flow
in for investment for the benefit of
the borrower, if the more liberal policy
is followed.

The State will collect more revenue
on the modified tax, since more money
will be loaned and the tax will be au-
tomatically collected when the mort-
gage is recorded.

The Real Estate Exchange of Rich-
mond is right. A more liberal fiscal
policy in the taxation of mortgages,
bonds and other evidences of debt
should be established by the General
Assembly of 1914. In this direction, as
in a number of others, Virginia is far
behind the progressive States. The
proposed reform is in the interest of
all classes of people, and if it is writ-
ten into law it will perceptibly accel-
erate the material development of the
State.

THE LONG DREAM OF LABOR.

Labor has dreamed for years of gain-
ing its political triumphs by stopping
work long enough to force the govern-
ment to submit. The knowledge that
the ordinary processes of a highly or-
ganized industrial society cannot be
stopped without causing both loss and
suffering has seemed to the leaders of
laboring men a weapon of supreme
potency, could it once be mastered. The
threatened general strike in Belgium is
perhaps the best planned attempt of
this kind in history. Yet, if past events
be a guide, this so-called general or
political strike holds within itself the
causes of its inevitable defeat.

In theory it is gigantic. In practice
it has usually fizzled out. The vision
of food supplies cut off, transportation
interrupted, power, light and fuel
stopped, is appalling. No nation could
long stand such an internal siege. Al-
most any compromise would be better
than the stagnation of a whole country.
The power of the workingman would be
demonstrated beyond further argu-
ment. Yet no general strike has ever
succeeded.

The reasons are plain. First, the
people who produce the strike suffer as
much as those against whom it is di-
rected. It is a heroic case of cutting
off the nose to spite the face. It is
race suicide with a vengeance. Sec-
ond, the workers have never been able
to organize with that supreme genius
and consecration that would enable
them to maintain an unbroken front.
There have always been dissension and
"weakening in their own ranks." Self-
ishness, pride of opinion, the chance of
sudden profits in the emergency, the
certain use of violence which author-
izes the direction of military force
against the strikers, all have proved
flaws in the dream. Before they are
workers, these enthusiasts are human,
and they are played upon by the hun-
dred confusing motives that break up
parties and prevent unity.

In Belgium already both aspects of
failure are hinted. The women and
children are in the way, although a
determined effort is being made to send
them out of the militant zone. The
problem of feeding the 400,000 workers
in the machine when the machine has

stopped is coming home. They de-
clare they can hold out six weeks.
Why, then, cannot the rest of the coun-
try hold out six weeks? One wing of
the Socialist party is already murmur-
ing against the whole scheme. If
enough men refuse to strike, then the
industrial process can be continued in
some way, and nothing is accomplished.
The general strike will be a success
only when labor is educated to self-
sacrifice and unanimity. It must blot
out all selfishness. On that day there
will be no need for general strikes.
Society will be just and wise enough
to give the workman his proper voice
in his own government.

THE PAGEANT OF YOUTH.

In the case of pageants we hope
that the old nursery rhyme is an ap-
propriate incantation, and that if we
cry, "Rain, rain, go away, come again
another day," hard enough, the kindly
sun and the house-cleaning wind may
plot together for a fine stage-setting
overhead and underfoot for the spec-
tacle of the Young Women's Christian
Association at Bryan Park this after-
noon. We want the visitors to remem-
ber Richmond as a happy spot, where
every prospect pleases, and Richmond
wants to see this modern picture of
youth and charity that promises to be
memorable both for beauty and the
deeper significance of the spirit.

Not every convention has the genius
and wisdom to break the monotony
of address and routine with a drama-
tic presentation of its own high ideals.
It is a custom to be praised and wel-
comed. The heart of the race is still
very simple and childlike, and ever
ready to learn with the eye what it
falls to comprehend with the ear. Color
and rhythm and the charm of song
and poetry have always been surer and
sweeter teachers than dogmatic ser-
mons. It is a token of the simplicity
and humanity in touch of the woman's
movement that it has revived old cus-
toms of beauty in making its doctrines
real and vital. Parades and pageants
help the world because they amuse
the world and bring the pleasant truth
home that new ideals are not cold and
forbidding, but full of warmth and
joy.

This present undertaking will show
by pictures how the girl of this cen-
tury is making her old sublime as-
sault on ignorance and vice. There will
be 500 costumed actors playing the
ancient drama of the "Pilgrim's Pro-
gress."

Childhood, youth, young
womanhood, the rich and the poor, the
toiler and the teacher, will pass in a
review of fuller meaning than any
march of armed men. "The Minister-
ing of the Gift" is a fitting name for
this spectacle, for it will synthesize
how the good fairies of society can
wave magic wands to help a dark and
sunless world. It is the best kind of
fairy story for it can come true.

Richmond is very happy to serve as
theatre for this play. Much of the un-
lucky work is soiled and dull and full
of crushing burden. It is fine to see
once the message lit up by beauty and
poetry, and voiced in the open by the
magic grace of young girls.

GOVERNORS CANNOT APPOINT.

One of the most significant changes
wrought by the adoption of the amend-
ment to the Federal Constitution pro-
viding for the election of United States
Senators by direct vote of the people
is that it deprives the Governors of
States of the power to appoint Sena-
tors in case of vacancies when the
Legislature is not in session. Unless
the Legislature expressly empowers
the Governor to appoint, he can do
nothing in such a contingency. The
Columbia State in making this very
interesting point, after the following
clause of the amendment:

"When vacancies happen in the rep-
resentation of any State in the Senate,
the executive authority of such State
shall issue writs of election to fill such
vacancies, provided that the Legisla-
ture of any State may empower the
executive thereof to make temporary
appointments until the people fill the
vacancies by election as the Legisla-
ture may direct."

Under the Constitution, before it was
amended, the Governor had the power
to fill a vacancy in the Senate by ap-
pointment until the Legislature met.
Hereafter it is made mandatory upon
the Governor to order a popular elec-
tion unless he is authorized by legisla-
tive act to make temporary appoint-
ments.

For instance, if one of the Virginia
Senators were to resign at this time,
Governor Mann would have to order
an election unless he convened the
General Assembly in special session so
that it could pass an act enabling him
to appoint. Without such legislation,
the Governor can in no case appoint.

A DOCTOR OF THE SOIL.

Three years ago, Dr. Kalb County,
Illinois, one of the great farming dis-
tricts, employed a great physician at
\$4,000 a year to teach its farmers how
to improve their lands, which appeared
to have lost their productivity. An
expert agricultural chemist was called
in, with the result that there has been
an increase of \$500,000 in the receipts
from the corn crop alone in one year.
The soil was just "sick" because of
past improper treatment, but it was
restored to strength by the prescrip-
tion of the chemist. So that the demon-
stration would convince the most ob-
stinate doubter and the most reaction-
ary critic of scientific agriculture, the
soil physician made each farmer leave
an acre of his farm in its original
state, so that results could be com-
pared. Many of these neglected acres
hardly bore any crops whatever.

Here is definite proof of a method
by which the supply of food may be
increased, the profits of the farmer
multiplied, and yet the price to the
consumer decreased. The extra cost
for fertilizing each acre is not great,
not half the value of the increased
production.

In this connection it is observed that
the financial problem is vital to many
farmers who possess no liquid capital
and who have little credit and must
pay heavily for fertilizers if they can

secure them at all. The last Congress
indicated its appreciation of this con-
dition by appointing a commission to
go to Europe to study its agricultural
banking systems, there in prosperous
state. It is to be hoped that this will
mean ultimately relief to the farmer
in obtaining necessary capital. Just
now the most vital, the most funda-
mental and most productive industry
in the United States is conducted under
a most inefficient financial system, due
mainly to the fact that it turns over
its product but once annually.

With agricultural banks and soil
doctors we shall have farm products
at reasonable prices.

THE BASIC INDIVIDUAL.

Is it the necessary accomplishment
of a machine age that people believe
so many impossible things can be done
by social machinery? The truth is only
material things can be achieved by
machinery. The finer elements of
character must now, as always, be de-
veloped from within. The individual
is the basis of reform, and no legisla-
tion will replace the essential im-
petus that comes from the individual's
desire to live right and to do right.
Mechanics are wise enough to know
that their machines are no stronger
than the weakest part. Social me-
chanics seem to think that a number
of weak parts put together attain a
miraculous strength. They want very
good theoretical laws to sanctify very
ordinary people.

Just now in Richmond we hear two
very good proofs of this. Something
is wrong with the electorate. Not
enough men vote in Richmond, and
the young men are too indifferent to re-
gister. All right, let us fix up a ma-
chine that will make them all vote and
vote right. Remit their poll taxes;
impose a penalty upon nonvoting; get
a rule that will clean our political life.
Do you think this can be done by rules?

The convention of earnest women
thinks straighter. They have ob-
served that a good many poor girls
go wrong because they try to dress
and live as do their wealthy and idle
sisters. Instead of passing a law that
will make working girls cease from
being human enough to want finery
and luxury, the wise leaders of young
women urge the wealthy and extra-
vagant to look within for a saner stand-
ard of living for themselves so that
they may not inspire envy and futile
imitation in those for whom the price
is often so terrible. They appeal to
the individual character, not to the
mass conscience.

Isn't this the whole need of the day?
If men take their civic duties seriously
to heart as part of the tissue of their
own lives, as something they must at-
tend to in person and as a duty, and
as a sign of their own enlightenment
and interest in their fellow men, will
they not go to the polls with higher
ideals than any inculcated by regula-
tion? If the women who have social
advantages dress sensibly, economi-
cally and with individuality, will they
not do as much for themselves as for
their envious sisters?

What needs reform is the basic in-
dividual. Make him or her think
straight, live clean, feel responsibility
and cherish the respect of self, and
the laws will work not as levers, but
as reflexes.

CITIES THAT LOOK FORWARD.

The backwardness of our cities in
providing for their future expansion
is an established fact. The New York
Press brings them to bar because
"they have allowed suburbs to grow
up at haphazard, knowing all the while
that it means infinite trouble, large
expense and inferior city building
some day. When a city, therefore, sees
the light and prepares to do itself
justice by actively demanding a share of
control of suburban growth, so that
the needs of the future as well as of
the present may be conformed with, it
sets an example that ought to be a
distinct encouragement to other com-
munities."

Philadelphia is equal to its oppor-
tunity in this field. A municipal plan-
ning bill which has just been favor-
ably reported by a House committee
of the Pennsylvania Legislature, is
supported by an influential body of
public opinion in Philadelphia coura-
geous enough to call for advisory
power concerning all suburban devel-
opments within twenty-five miles of
that city. The measure provides for
a commission to advise in regard to
harmonizing and unifying plans for
physical improvement and for health
and the general welfare within the
twenty-five mile radius. The terri-
tory so included is legally constituted
the "suburban metropolitan district."

Another clause empowers the commis-
sion to employ experts on street plan-
ning, sanitation, parks, housing and
kindred matters, so that the local au-
thorities may avail themselves of the
best advice in carrying out a scheme
required by the needs of rapid growth.

If Philadelphia, with an area of 129
square miles and a population of
1,550,000, feels that it must look so
far ahead, how much more pressing
is the need in the case of cities of
smaller area? Richmond ought to
have a definite plan for its future, de-
velopment, a bold and far-sighted
scheme for the growth that lies ahead.
Philadelphia has set the wisest sort
of example to us.

With such tried and true Chautauqua
performers as Secretary Bryan and
Champ Clark handy, it seems strange
that Woodrow Wilson cannot find
somebody to read his messages for him.

Judging from the fight for the
madame presidency, we think the
Daughters of the Revolution are the
mothers of revolution, too.

The end of the Cubists ought to be
a cuberoom with padded walls.

Bertha M. Clay and Laura Jean Lib-
bey used to know nicer working girls
than those we read of to-day.

The President's daughter has a nice
sage, too.



On the Spur of the Moment

By Roy K. Moulton

The Hobo.
He pays no rent, he pays no tax.
He buys no coal or ice.
He doesn't seem to worry when
He hasn't got the price.
He doesn't lie awake at night
And try to figure out
A way to meet his grocery bill,
And never has the gout.
He doesn't have to entertain.
He goes to parties that
He doesn't care a snap about.
In some kind neighbor's flat.

He doesn't have to worry lest
His clothes are not in style.
The weather is a question that
He doesn't think worth while.
He has one feather less in his
cap, and justice Clark will make
any Virginia friends by repeating what
Mosby said:
"As I was not in the battle of Gettys-
burg, and as all I know about it is
from hearsay, I have always abstained
from expressing any opinion as to
whether or not General Pickett was
division there, simply because I never
saw General Pickett during the war,
and had only a slight acquaintance
with him after the war, and it is of no
historical importance what he did, as
the result of the charge would have
been just the same. At the request
of the editor of Munsey's Magazine,
I have written a book about the
General Robert E. Lee, and related
the incident of the battle of Gettys-
burg, and told him of Keith's request.
It was at the Ballard House in Rich-
mond, March 8, 1876. I said that the
interview "was cold and formal." A
lady correspondent of your paper con-
sidered this statement as a criticism of
General Lee, and now comes another
and tells me that Keith called it an attack
on General Pickett, although I ex-
pressed no opinion as to the merits of
either of the two commanders."

Caught on the Fly.
It seems funny, but when a man
thinks up some brand new scheme
to make fifteen or twenty thousand
dollars, he finds that fifteen or twenty
other fellows have thought of the same
scheme and thought of it first.
What has become of the sport who
used to reverse his cuffs?
There will be talk of revolutions
in Mexico just so long as there are
any Mexicans there.
It certainly looks as though Wood-
row Wilson has been elected to a
whole lunch of trouble.
It is said skirts will be fuller next
summer, but how could they be? Most
of the skirts we see now are so full
it seems as though they would bust
at the seams.
The feller that drives slow but
steady is on the road a long time,
but he sits there eventually.
Every once in awhile an explosion
tells of the sad fate of another de-
voted to the celluloid collar habit.
A feller who buys a \$2 necktie when
he has got a full beard isn't got no
call to complain of hard times.

Those Garden Seeds.
Tell me not in mournful numbers,
They are but an empty dream—
Those seed catalogues I'm getting.
And are not just what they seem.
I have spent my hard earned money,
Tightly to the seeds I've clung.
As I've hugged them often homeward,
Just to find that I'd been stung.

Perseverance is a virtue.
Or, at least, that's what they say.
If I live long enough perhaps I'll
raise some garden sass some day.

The Income Tax.
Now they're going to tax the in-
comes.
Hill the man who's got the pile;

Recall Ambassador Wilson.
To the Editor of The Times-Dispatch:
Sir—Immediately after the death
of the two Masters and Vice-President
Suarez I wrote an article for publica-
tion in The Times-Dispatch, in which
I suggested that the honor and dignity
of this country demanded the imme-
diate recall of Ambassador Wilson.
For some reason, which I do not ques-
tion, this paper was not published, but
might have been, for the reasons seem to be com-
mon to both sides. I am sure that the
State Department at Washington.
I maintained before, and maintain
now, that Mr. Wilson's action in the
title toward the Huerta-Diaz con-
spiracy was to put it mildly, sufficient
to suggest the possibility of a
participate in the acts of that
brutal and bloodthirsty revolution. The
whole civilized world believes in
and believes now, that the triple mur-
der was the deliberate act of that gov-
ernment, but before the blood of the
victims is dry, before the alleged in-
vestigation, or any investigation, could
be had by any means or anybody
and Wilson hastens to assure the world
that the Huerta-Diaz combination are
innocent and guiltless—guiltless of a
murder which they could have easily
prevented, to say the least, but which
they have deliberately perpetrated, as
everybody believes.

Now, what do we see? An honorable
Mexican and high degree Mason, an-
nouncing, at the peril of his own life,
that the responsibility for those mur-
ders lies at the door of Ambassador
Wilson. Senator Rogers, member of
the Chamber of Deputies, confirms the
opinion of the world that it was a
deliberate murder, and, moreover,
nixed at by our ambassador. He makes
this declaration from the City of Mex-
ico, and he is there, as everybody
knows, exposed to Huerta's assassins.
He speaks at the known peril of his
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Voice of the People

To the Editor of The Times-Dispatch:
Sir—My attention has been called to
a letter in your paper of the 6th inst.,
signed William G. Morton, which sug-
gests that to stop making those unchar-
itable charges against our gallant of-
ficers, General Mosby II never was
in the battle of Gettysburg, and that
cap, and justice Clark will make
any Virginia friends by repeating what
Mosby said:
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Now, what do we see? An honorable
Mexican and high degree Mason, an-
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that the responsibility for those mur-
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Wilson. Senator Rogers, member of
the Chamber of Deputies, confirms the
opinion of the world that it was a
deliberate murder, and, moreover,
nixed at by our ambassador. He makes
this declaration from the City of Mex-
ico, and he is there, as everybody
knows, exposed to Huerta's assassins.
He speaks at the known peril of his
life. The civilized world believes in
and believes now, that the triple mur-
der was the deliberate act of that gov-
ernment, but before the blood of the
victims is dry, before the alleged in-
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be had by any means or anybody
and Wilson hastens to assure the world
that the Huerta-Diaz combination are
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